

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. .... 10/085,497  
Filing Date ..... February 26, 2002  
Inventors..... Tschiegg et al.  
Group Art Unit..... 2169  
Confirmation No..... 8699  
Examiner ..... Robinson, Greta Lee  
Attorney's Docket No. .... FS1-0003US  
Title: RISK MANAGEMENT INFORMATION INTERFACE SYSTEM AND ASSOCIATED  
METHODS

**RESPONSE TO FINAL OFFICE ACTION DATED OCTOBER 27, 2008**

To: Commissioner for Patents and Trademarks  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: Tim R. Wyckoff (206.315.4001)  
**Customer No. 29150**  
Lee & Hayes PLLC  
601 W. Riverside Ave, Suite 1400  
Spokane, WA 99201

Sir:

This communication is responsive to the Office Action dated October 27, 2008, for which a three-month shortened statutory period for response is set for January 27, 2009. Please amend the above-captioned application as follows.

Fees will be paid by credit card through the EFS Web; however the Commissioner is hereby authorized to charge any deficiency of fees and credit any overpayments to Deposit Account Number 12-0769.

**INTRODUCTORY COMMENTS**

**Listing of the Claims** begins on page 3 of this paper.

**Remarks** begin on page 13 of this paper.